

343 Sansome St. • San Francisco, CA 94104 • 1-800-366-9378 • www.westcoastlife.com

Focus Term Series Portfolio Updates

Effective June 15, 2009, we will implement the following updates to the *Focus Term Series* product.

- The annual policy fee will increase on the \$250,000 and \$1,000,000 rate bands for all new policies to \$60 for the 10-year and 15-year products (Policy fee will be \$60 for all *Focus Term Series* products and face amounts across the board; for face amounts \$249,999 and below, the policy fee will remain commissionable)
- The per unit rates will generally increase in most cells and rate bands on the *Focus Term Series*

Despite this adjustment, West Coast Life's term insurance prices remain competitive in the industry. Many other carriers have already made similar adjustments to their term insurance portfolios to reflect current market and economic conditions. We will continue to monitor our competitive position carefully.

Business Rules (No exceptions will be made to the following business rules.)

Paper Applications:

- All paper applications will be based on the application signed date
- Cases with an application **SIGNED date by June 14, 2009, and received in the Home Office no later than June 22, will be issued with the current applicable rates and policy fee**
- If the paper application signed date is prior to June 15, 2009, but received after **June 22**, the new rates and policy fees indicated above will apply

TeleLife:

- TeleLife will use the **new rates effective June 15, 2009**
- *Focus Term Series* cases quoted via TeleLife prior to June 15 will receive the current applicable rates and policy fee **if the fully signed application packet is received in the Home Office by August 14, 2009**

Illustration Systems

- WinFlex will **use the new rates effective June 15, 2009**

Product Availability

The new *Focus Term Series* rates are approved in all states.

If you have any questions or would like additional information about the West Coast Life Focus Term Series product, Agents please contact your BGA and BGAs please call your Regional Representative or the Sales Desk at (877) 778-3500, option 2.

Cordially,



Greg Zabel
Vice President, BGA Sales

Policy form #051131700 and state variations thereof, is a level death benefit term life insurance policy to age 100 issued by West Coast Life Insurance Company, 280 Highway 280 South, Birmingham, AL 35223. Premiums increase annually after initial guaranteed premium period. Product features and availability may vary by state. Consult policy for benefits, riders, limitations and exclusions. Not available in all states, including New York. The company cannot increase the premium scale. There are no cash values. Subject to underwriting. Subject to up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

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If you wish to be removed from our communication list, please call 1-800-366-9378 x4592.